Notice of Allowability	Application No.	. Applicant(s)	
	1		
	10/615,750 Examiner	BARTZ ET AL. Art Unit	
	Pierre E. Elisca	3621	
The MAILING DATE of this communication app All claims being allowable, PROSECUTION ON THE MERITS IS herewith (or previously mailed), a Notice of Allowance (PTOL-85 NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT F of the Office or upon petition by the applicant. See 37 CFR 1.31	S (OR REMAINS) CLOSED in 5) or other appropriate commu RIGHTS. This application is s	this application. If not inclu inication will be mailed in du	ided le course. <b>THIS</b>
1. $\boxtimes$ This communication is responsive to <u>5/12/2005</u> .			
2. 🖾 The allowed claim(s) is/are <u>1-14</u> .			
3. 🛛 The drawings filed on <u>08 July 2003</u> are accepted by the E	xaminer.		
<ul> <li>4. Acknowledgment is made of a claim for foreign priority of a) All b) Some* c) None of the:</li> <li>1. Certified copies of the priority documents have</li> <li>2. Certified copies of the priority documents have</li> <li>3. Copies of the certified copies of the priority documents have all the priority documents have a copies of the priority documents have a copies of the priority documents have a copies of the certified copies of the priority documents have a copies of the certified copies of the priority documents have a copies of the priority docum</li></ul>	re been received. re been received in Application	n No	cation from the
Applicant has THREE MONTHS FROM THE "MAILING DATE" noted below. Failure to timely comply will result in ABANDON! THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.	of this communication to file MENT of this application.	a reply complying with the r	equirements
5. A SUBSTITUTE OATH OR DECLARATION must be subn INFORMAL PATENT APPLICATION (PTO-152) which giv	nitted. Note the attached EXA /es reason(s) why the oath or	MINER'S AMENDMENT or declaration is deficient.	NOTICE OF
<ol> <li>CORRECTED DRAWINGS ( as "replacement sheets") mu</li> <li>(a)  including changes required by the Notice of Draftsper</li> <li>1)  hereto or 2)  to Paper No./Mail Date</li> <li>(b)  including changes required by the attached Examiner Paper No./Mail Date</li> </ol>	rson's Patent Drawing Review _·		
Identifying indicia such as the application number (see 37 CFR each sheet. Replacement sheet(s) should be labeled as such in	1.84(c)) should be written on th the header according to 37 CFF	e drawings in the front (not th	he back) of
<ol> <li>DEPOSIT OF and/or INFORMATION about the deposit attached Examiner's comment regarding REQUIREMENT</li> </ol>	osit of BIOLOGICAL MATE FOR THE DEPOSIT OF BIO	RIAL must be submitted. LOGICAL MATERIAL	. Note the
Attachment(s)			
Notice of References Cited (PTO-892)	5. Notice of Infe	ormal Patent Application (P	TO-152)
2. Notice of Draftperson's Patent Drawing Review (PTO-948)		mmary (PTO-413), Vlail Date	
<ol> <li>Information Disclosure Statements (PTO-1449 or PTO/SB/ Paper No./Mail Date</li> </ol>	08), 7. ☐ Examiner's A	Amendment/Comment	
4. Examiner's Comment Regarding Requirement for Deposit		Statement of Reasons for Al	lowance
of Biological Material	9. 🗌 Other		
U.S. Patent and Trademark Office	Panary Path	au I ENT EXAMINER	
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## REASONS FOR ALLOWANCE

1. This is an Examiner's statement of reasons for allowance. The closest prior art Morrison et al U.S. Pat. No. 6,329,920 discloses an apparatus/method for reading radio frequency transponders used for livestock identification and data collection.

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IBM Technical Disclosure Bulletin TDB-ACC-NO: NN970399 discloses a method for using Radio Frequency Identification (RFID) tag technology for communication between a point of sale terminal's logic unit and input/output (I/O) devices.

EP001359523A1 Von, Drehnen Druvaan B. et al discloses a tax transaction system in which radio frequency identification (RFID) tags have been used.

However, Neither Morrison nor IBM Technical Disclosure Bulletin and Von et al singularly or in combination fails to anticipate or render obvious the recited feature:

As per claim 1"whereby the RTDA reads customer electronic account data, verifies same and verifies the account is valid, dispenses a Transponder to a customer, reads the Transponder ID code, and associates the Transponder ID code with the customer's electronic account data in a unique customer record in an RFID database, and receives an account activation confirmation code and displays confirmation of activation to the customer".

As per claim 4 " a storage for a plurality of Transponders, the plurality of Transponders dispensable in the storage, each Transponder having a unique ID code, network access to a processor system, a MICR reader, a credit/debit card reader, a bar code reader, an RFID reader, a touchscreen input device, and a dispenser controller, at least one of the readers operable to read customer financial account data for sending across the

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network to the processor system, the RFID reader operable to read the unique

Transponder code for sending across the network to the processor system, such that
the dispenser controller effects secure dispensing of a Transponder upon a verification
from the processor".

As per claim 5 " processor activation of the Transponder ID by association of the Transponder ID with the customer selected electronic account in a processor database record such that the customer account may be dynamically charged whenever the unique Transponder ID is associated wit the customer database record for payment, the timing of activation being selected from the list of activation timings consisting of immediate, batched, and held for point of purchase cashier verification of customer ID". As per claim 14 " logging in to he processor from the point of purchase by the customer to perform maintenance on the customer record at the processor database, wherein the step of performing maintenance on the customer record is selected from the list of step consisting of modifying the account, linking an additional transponder to the account, replacing a lost transponder, assigning the Transponder to a different customer financial account, updating the Transponder, and canceling a Transponder".

## Conclusion

2. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pierre E. Elisca whose telephone number is 703 305-3987. The examiner can normally be reached on 6:30 to 5:00.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 703 305-9769. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Pierre Eddy Elisca

**Primary Patent Examiner** 

July 13, 2005